

Home Loan variable interest rates

Owner Occupier Loans



Effective as at 8 March 2025

Repayment Type	Product	Variable Rate	Comparison Rate ²	With Member Package ¹	
				Variable Rate	Comparison Rate ²
Principal and Interest	Reference Rates				
	Basic Home Loan	7.73% p.a.	7.75% p.a.	-	-
	Flexible Home Loan	8.32% p.a.	8.34% p.a.	8.12% p.a.	8.48% p.a.
	Flexible Home Loan (loans settled before 01-Oct-98)	8.32% p.a.	-	-	-
	Standard Home Loan	8.32% p.a.	-	8.12% p.a.	-
	Standard Home Loan (loans settled before 01-Oct-98)	8.32% p.a.	-	-	-
	Ultimate Offset Account	8.32% p.a.	-	8.12% p.a.	-
Interest-only	Reference Rates				
	Basic Home Loan	8.23% p.a.	7.98% p.a.	-	-
	Flexible Home Loan	8.82% p.a.	8.58% p.a.	8.62% p.a.	8.72% p.a.
	Standard Home Loan	8.82% p.a.	-	8.62% p.a.	-
	Ultimate Offset Account	8.82% p.a.	-	8.62% p.a.	-
	Reference Rates for new loan applications with interest only repayments submitted between 1-Jul-17 and 18-Feb-18 where LOO has been issued before 18-Feb-18				
	Basic Home Loan	7.73% p.a.	7.75% p.a.	-	-
	Flexible Home Loan	8.32% p.a.	8.34% p.a.	8.12% p.a.	8.48% p.a.

The legal stuff.
 Interest rates are current as at 8am 8-Mar-2025 and are subject to change.
¹Member Package annual fee of \$395 applies.

²Home Loan comparison rates are calculated on a loan of \$150,000 for a term of 25 years, repaid monthly. For variable loans with interest only repayments, the comparison rates are based on an initial 5 year interest only period.

WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in different comparison rates.

Terms, conditions, fees and charges apply. Applications are subject to credit approval.

ME Bank – a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian Credit Licence Number 244616.

Home Loan variable interest rates

Investment Loans



Effective as at 8 March 2025

Repayment Type	Product	Variable Rate	Comparison Rate ²	With Member Package ¹	
				Variable Rate	Comparison Rate ²
Principal and Interest	Reference Rates				
	Basic Home Loan	8.03% p.a.	8.05% p.a.	-	-
	Flexible Home Loan	8.62% p.a.	8.64% p.a.	8.42% p.a.	8.78% p.a.
	Flexible Home Loan (loans settled before 01-Oct-98)	8.62% p.a.	-	-	-
	Standard Home Loan	8.62% p.a.	-	8.42% p.a.	-
	Standard Home Loan (loans settled before 01-Oct-98)	8.62% p.a.	-	-	-
	Ultimate Offset Account	8.62% p.a.	-	8.42% p.a.	-
Interest-only	Reference Rates				
	Basic Home Loan	8.48% p.a.	8.26% p.a.	-	-
	Flexible Home Loan	9.07% p.a.	8.86% p.a.	8.87% p.a.	9.00% p.a.
	Standard Home Loan	9.07% p.a.	-	8.87% p.a.	-
	Ultimate Offset Account	9.07% p.a.	-	8.87% p.a.	-
	Reference Rates for new loan applications with interest only repayments submitted between 1-Jul-17 and 18-Feb-18 where LOO has been issued before 18-Feb-18				
	Basic Home Loan	8.03% p.a.	8.05% p.a.	-	-
	Flexible Home Loan	8.62% p.a.	8.64% p.a.	8.42% p.a.	8.78% p.a.

The legal stuff.
 Interest rates are current as at 8am 8-Mar-2025 and are subject to change.
 Investor loan purpose includes but is not limited to, funds for shares, land, construction or an established dwelling (including refinance of investment loans) for investment purposes. For loans with mixed purpose, investment rates apply where a loan is used predominantly (greater than 50%) for investment purposes.
¹Member Package annual fee of \$395 applies.
²Home Loan comparison rates are calculated on a loan of \$150,000 for a term of 25 years, repaid monthly. For variable loans with interest only repayments, the comparison rates are based on an initial 5 year interest only period.
WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in different comparison rates.
 Terms, conditions, fees and charges apply. Applications are subject to credit approval.
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